

Certificate Number: 16337-PAM-DE-030132655

Bankruptcy Case Number: 17-16028



16337-PAM-DE-030132655

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 6, 2017, at 3:13 o'clock PM EST, Albert F Munro completed a course on personal financial management given by internet by \$ Education USA, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 6, 2017 By: /s/Nisrene Tarraf

Name: Nisrene Tarraf

Title: Educator